# Case 12-30233-bjh7 Doc 6 Filed 01/13/12 Entered 01/13/12 23:42:38 Desc Imaged Certificate of Notice Page 1 of 4

**B9A** (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/11)

Case Number 12–30233-bjh7

UNITED STATES BANKRUPTCY COURT Northern District of Texas

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/10/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Matthew S. Carson

2769 Franklin Dr. #1416 Mesquite, TX 75150

Case Number: Social Security / Individual Taxpayer ID / Employer Tax ID / Other 12-30233-bjh7 xxx-xx-8131 Attorney for Debtor(s) (name and address): Bankruptcy Trustee (name and address): Eric A. Liepins Scott M. Seidel Eric A. Liepins, P.C. Seidel Law Firm 12770 Coit Rd., Suite 1100 6505 W. Park Blvd., Suite 306 Dallas, TX 75251 Plano, TX 75093 Telephone number: (972) 991-5591 Telephone number: (214) 234–2500

## **Meeting of Creditors**

Date: February 6, 2012 Time: 02:30 PM Location: Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242

# Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/6/12

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 1100 Commerce Street Room 1254 Dallas, TX 75242 Telephone number: 214–753–2000	For the Court: Clerk of the Bankruptcy Court: Tawana C. Marshall
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 1/10/12

Filing of Chapter 7 Bankruptcy Case  Legal Advice  The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights case.  Creditors Generally May Not Take Certain Actions  Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect mondobtain property from the debtor; reposessing the debtor's property starting actions to collect mondobtain property from the debtor; reposessing the debtor's property starting actions to collect mondobtain property from the debtor; reposessing the debtor's property starting actions to collect mondobtain property from the debtor is wages. Under certain circumstances, the stay may be limited days or mor actiss at all, although the debtor can request the court to extend or impose a way.  Meeting of Creditors  A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors; are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a late specified in a notice filed with the court.  Do Not File a Proof of Claim at This Time  Do Not File a Proof of Claim at This Time  There does not appear to be any property available to the trustee to pay creditors. You with be sent anot be property of claim at This Time  Elling you that you may file a proof of claim, and telling you the deadline.  Discharge of Debts  The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you never my to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge to the surface of the property and the property will not be sold and dit to reditors. The debtor of the property and the surface of the property will not be sold and dit to reditors. The de		EXPLANATIONS	B9A (Official Form 9A) (12/11		
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Actions ontacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect mose obtain property from the debtor; responsesing the debtor's property; starting or continuing lawsuits or force and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited days or not exist at all, although the debtor can request the court to extend or impose a stay.  Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  Meeting of Creditors  A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both in a joint case) must be present at the meeting to be questioned under outh by the trustee and by creditors, are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a late specified in a notice filed with the court.  Do Not File a Proof of There does not appear to be any property available to the trustee to pay creditors. You therefore should not proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent anot telling you the deadline for filing your proof of claim. If notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extedeadline.  Discharge of Debts  The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge with the particle of the debtor of t	Legal Advice		clerk's office cannot give legal advice. Consult a lawyer to determine your rights in		
Meeting of Creditors  A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors, are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a late specified in a notice filed with the court.  Do Not File a Proof of Claim at on the count of the c	May Not Take Certain	contacting the debtor by telephone, mail or otherwise to demand repayr obtain property from the debtor; repossessing the debtor's property; star and garnishing or deducting from the debtor's wages. Under certain circ	phone, mail or otherwise to demand repayment; taking actions to collect money or tor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; from the debtor's wages. Under certain circumstances, the stay may be limited to 30		
in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a late specified in a notice filed with the court.  Do Not File a Proof of Claim at one of the court.  There does not appear to be any property available to the trustee to pay creditors. You therefore should not proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent anot telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extra deadline.  Discharge of Debts  The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a dischargant to complain the property of the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is not entitled to receive a dischargant to the debtor is printed by law to keep certain property as exempt. The bankruptcy clerk's office must receive the objection to that exemption. The bankruptcy clerk's office must receive the objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Exemptions" listed on the front side.  Bankruptcy Clerk's office at the bankruptcy clerk's office must receive the objections by the "Deadline to Exemptions" listed on the front side. You may inspect all papers filed, including the list of the debtor's property and	Presumption of Abuse				
Claim at This Time    Proof of claim ai his time. If it later appears that assets are available to pay creditors, you will be sent anot telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extended the deadline.    Discharge of Debts	Meeting of Creditors	in a joint case) must be present at the meeting to be questioned under of are welcome to attend, but are not required to do so. The meeting may	oath by the trustee and by creditors. Creditors		
never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discha Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive complaint or motion and any required filing fee by that deadline.  Exempt Property  The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and dieto creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the beclerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to be Exemptions" listed on the front side.  Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the property claimed as exempt, at the bankruptcy clerk's office.  Creditor with a Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your righ	Do Not File a Proof of Claim at This Time	proof of claim at this time. If it later appears that assets are available to telling you that you may file a proof of claim, and telling you the deadl notice is mailed to a creditor at a foreign address, the creditor may file	pay creditors, you will be sent another notice ine for filing your proof of claim. If this		
to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the b clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Exemptions" listed on the front side.  Bankruptcy Clerk's  Office  Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the property claimed as exempt, at the bankruptcy clerk's office.  Creditor with a  Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your right.	Discharge of Debts	never try to collect the debt from the debtor. If you believe that the deb Bankruptcy Code \$727(a) or that a debt owed to you is not dischargeat (6), you must file a complaint — or a motion if you assert the discharg — in the bankruptcy clerk's office by the "Deadline to Object to Debto Dischargeability of Certain Debts" listed on the front of this form. The	tor is not entitled to receive a discharge under ble under Bankruptcy Code \$523(a)(2), (4), or e should be denied under \$727(a)(8) or (a)(9) r's Discharge or to Challenge the		
Office on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the property claimed as exempt, at the bankruptcy clerk's office.  Creditor with a Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your righ	Exempt Property	to creditors. The debtor must file a list of all property claimed as exemple clerk's office. If you believe that an exemption claimed by the debtor is objection to that exemption. The bankruptcy clerk's office must receive	pt. You may inspect that list at the bankruptcy not authorized by law, you may file an		
		on the front side. You may inspect all papers filed, including the list of			
			ve any questions regarding your rights in this		
Refer to Other Side for Important Deadlines and Notices		Refer to Other Side for Important Deadlines a	and Notices		

# Case 12-30233-bjh7 Doc 6 Filed 01/13/12 Entered 01/13/12 23:42:38 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Northern District of Texas

In re: Matthew S. Carson Debtor

Case No. 12-30233-bjh Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0539-3 User: admin Page 1 of 2 Date Rcvd: Jan 11, 2012

Form ID: b9a Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2012.

db

2769 Franklin Dr. #1416, +Matthew S. Carson, Mesquite, TX 75150-4879 +Amanda Carson, TXCSDU, P.O. box 659791, San Antonio, TX 78265-9791 +Christopher D. Osborn, Zwicker & Associates, P.C., 321 N. Main Street, 14526582 14526586

Taylor, TX 76574-3642

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: eric@ealpc.com Jan 11 2012 23:19:07 Eric A. Liepins, Eric A. Liepins, P.C.,

12770 Coit Rd., Suite 1100, Dallas, TX 75251

+EDI: QSMSEIDEL.COM Jan 11 2012 23:18:00 Scott M. Seidel, tr Seidel Law Firm,

6505 W. Park Blvd., Suite 306, Plano, TX 75093-6212

+EDI: BANKAMER2.COM Jan 11 2012 23:18:00 14526583 Bank of America, Bankruptcy Dept., P.O. Box 1598, Norfolk, VA 23501-1598

Wilmington, DE 19850-5298 14526585 +EDI: CHASE.COM Jan 11 2012 23:18:00 Chase, P.O. Box 15298,

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14526584 Bankruptcy Dept.-Bank of America, PO Box 1598

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: Date: Jan 13, 2012

Joseph Spections

# Case 12-30233-bjh7 Doc 6 Filed 01/13/12 Entered 01/13/12 23:42:38 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0539-3 Page 2 of 2 Total Noticed: 7 User: admin Date Rcvd: Jan 11, 2012

Form ID: b9a

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2012 at the address(es) listed below: TOTAL: 0